IN THE UNITED STATES BANKRUPTCY COURT FOR THE MIDDLE DISTRICT OF PENNSYLVANIA

IN RE:
Karina L. Matos aka Karina L. Arce,
Debtor.

Barclays Mortgage Trust 2021-NPL1,
Mortgage-Backed Securities, Series 2021NPL1, by U.S. Bank National Association, as Indenture Trustee,
Movant,
v.

Karina L. Matos aka Karina L. Arce
Severiano Matos, Co-Debtor

ORDER GRANTING IN REM PROSPECTIVE STAY RELIEF AS TO PROPERTY LOCATED AT 105 BRIAN LANE, EFFORT, PA 18330 N/K/A 1281 BRIAN LANE, EFFORT, PA 18330

Respondents.

and

Jack N. Zaharopoulos, Trustee,

Upon consideration of Motion for In Rem Prospective Relief From Automatic Stay, Dkt. # 71 ("Motion"), any objections filed thereto, and after a hearing held on October 27, 2022, it is hereby **ORDERED** that the automatic stay of 11 U.S.C. §362(a) and the co-debtor stay of 11 U.S.C. §1301 are hereby modified to permit Barclays Mortgage Loan Trust 2021-NPL1, Mortgage-Backed Securities, Series 2021-NPL-1, by U.S. Bank National Association as Indenture Trustee and/or its successors and assigns to proceed with foreclosure of the property located at 105 Brian Lane, Effort, PA 18330 n/k/a 1281 Brian Lane, Effort, PA 18330, and obtain all other relief available under the non-bankruptcy law including, but not limited to the initiation and/or continuation of foreclosure through sheriff sale of the property and ejectment; and it is

ORDERED, that Movant's request for in rem relief under 11 U.S.C. § 362(d)(4) and the Co-Debtor stay of 11 U.S. C. §1301 is hereby **GRANTED**; and for a period of two (2) years from the Date of this Order a bar is hereby imposed, precluding:

- 1. any further bankruptcy filings by the Debtor;
- 2. that any bankruptcy case filed by the Debtor, her successor(s), assigns, codebtor(s), or any other occupant of the Property shall not place an automatic stay against the Property, and will not stay any actions by Movant or its successor(s) or assign(s) (including any third-party acquiring the Property at sheriff's sale) of its right to foreclose, obtain possession, or obtain, confirm, or convey title to the subject Property;
- 3. the Recorder of Deeds of Monroe County, Pennsylvania is hereby directed to allow for the recording of this Order, pursuant to 11 U.S.C. § 362(d)(4); which shall thereafter be binding in any bankruptcy filed within two (2) years after the entry of this order;
- 4. relief granted by this Order shall survive the conversion of this bankruptcy case to a case under any other Chapter of the Bankruptcy Code; and
- 5. Bankruptcy Rule 40001(a)(3) is not applicable and Movant is authorized to immediately proceed with foreclosure and all other relief available under the Non-Bankruptcy law.

By the Court,

Mark J. Conway, Bankruptcy Judge

Dated: October 27, 2022